

Information to identify the case:			
Debtor 1:	Gabriel David Lopez Carrero		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Texas		
Case number:	23-50896-mmp		
	Social Security number or ITIN: xxx-xx-0360		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter: 7 7/12/23		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gabriel David Lopez Carrero	
2. All other names used in the last 8 years		
3. Address	1009 Pat Booker Rd. #513 Universal City, TX 78148	
4. Debtor's attorney Name and address	Ricardo Ojeda Jr Ojeda Law Office 8546 Broadway, Ste. 125 San Antonio, TX 78217	Contact phone (210) 349-3232 Email: rojeda jr@sbcglobal.net
5. Bankruptcy trustee Name and address	Jose C Rodriguez Jose C. Rodriguez, Trustee 1101 W. 34th Street, #223 Austin, TX 78705	Contact phone 210-738-8881 Email: jcrodlaw@gmail.com

For more information, see page 2 >

Debtor **Gabriel David Lopez Carrero**

Case number **23-50896-mmp**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. See Court website for electronic filing information: www.txwb.uscourts.gov.</p>	<p>615 E. HOUSTON STREET, ROOM 597 SAN ANTONIO, TX 78205</p>	<p>Hours open Monday – Friday 8:00 AM – 4:00 PM</p> <p>Contact phone (210) 472-6720</p> <p>Date: 7/12/23</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>August 17, 2023 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Phone: (877)985-4677 Code#: 3546280</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 10/16/23</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Gabriel David Lopez Carrero
Debtor

Case No. 23-50896-mmp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-5
Date Rcvd: Jul 12, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:

Recip ID	Recipient Name and Address
db	+ Gabriel David Lopez Carrero, 1009 Pat Booker Rd. #513, Universal City, TX 78148-4101
18495422	+ Envision Physician Services, PO Box 98756, Las Vegas, NV 89193-8756
18495423	+ Gloria Sequi, 1009 Pat Booker Rd. #513, Universal City, TX 78148-4101
18495425	+ Judson Road Emerg Phys PLLC, PO Box 98756, Las Vegas, NV 89193-8756
18495427	+ Manuel Diaz Law Firm, PC, 5002 West Ave., San Antonio, TX 78213-2710
18495429	+ Padfield & Stout LLP, 420 Throckmorton Street, Suite 1210, Fort Worth, TX 76102-3792
18495432	+ US Attorney's Office, 615 E. Houston St., Ste. 533, San Antonio, TX 78205-2055

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rojedajr@sbcglobal.net	Jul 12 2023 22:37:00	Ricardo Ojeda Jr, Ojeda Law Office, 8546 Broadway, Ste. 125, San Antonio, TX 78217
tr	+ EDI: QJCRODRIGUEZ.COM	Jul 13 2023 02:40:00	Jose C Rodriguez, Jose C. Rodriguez, Trustee, 1101 W. 34th Street, #223, Austin, TX 78705-1907
ust	+ Email/Text: USTPRegion07.SN.ECF@usdoj.gov	Jul 12 2023 22:37:00	United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, San Antonio, TX 78295-1601
18495420	^ MEBN	Jul 12 2023 22:35:59	Attorney General of the US, Main Justice Bldg #5111, 10th & Constitution Ave NW, Washington, DC 20530-0001
18495421	EDI: BANKAMER.COM	Jul 13 2023 02:40:00	Bank of America, 4060 Ogletown/Stanton Rd., DE5-019-03-07, Newark, DE 19713
18495424	+ EDI: IRS.COM	Jul 13 2023 02:40:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
18495426	Email/Text: camanagement@mtb.com	Jul 12 2023 22:37:00	M&T Bank, 1 Fountain Pl, Buffalo, NY 14203
18495430	Email/Text: legalservices12@snaponcredit.com	Jul 12 2023 22:37:00	Snap-On Credit, 950 Technology Way Suite 301, Libertyville, IL 60048
18495431	+ EDI: RMSC.COM	Jul 13 2023 02:40:00	Synco/Living Spaces, PO Box 965036, Orlando, FL 32896-5036

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0542-5

User: admin

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Date Rcvd: Jul 12, 2023

Form ID: 309A

Total Noticed: 16

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
18495428	##+	North Mill Credit Trust, 81 Throckmorton Ave., Suite 203, Mill Valley, CA 94941-1930

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2023

Signature: /s/Gustava Winters